

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 17-24179
Arthur L. Handson, III Judge: JNP
Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 5/14/2018
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: SAS Initial Debtor: ALH Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 2115 per Month to the Chapter 13 Trustee, starting on August 1, 2017 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☒ Sale of real property

Description: Short sale for 1 Barret Drive- EHT, NJ 08234

Proposed date for completion: 10/1/2018

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☒ Loan modification with respect to mortgage encumbering property:

Description: Loan Modificaion for 44/46 Zion Road- Egg harbor Twp., NJ 08234

Proposed date for completion: 9/1/2018

d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☐ NONE

a. Adequate protection payments will be made in the amount of \$ 1,585 to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to TD Bank (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 1310 + Fee Apps
DOMESTIC SUPPORT OBLIGATION		
Internal Revenue Service	Priority Tax Years	\$5,127.16

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
TD Bank	First Mortgage	\$63,430	0%	\$63,430	\$1,585

c. Secured claims excluded from 11 U.S.C. 506: ☒ **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
CIT Bank (Loan may be transferred)	249 Mystic Drive- EHT, NJ	\$150,000	\$700,000
Calibur Mortgage-	345 Pine Cone Lehighton, Pa	\$155,000	\$60,000

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Bank of America- for 1 Barrett Drive- EHT, NJ No payments through plan- Debtor is seeking short sale
Wells Fargo Bank- 44/46 Zion Road- EHT, NJ No payments through plan- Debtor is seeking to modify loan
Mercedes Benz Financial- To be paid outside of plan
EMU Enterprises- Listed as a creditor but this tax lien was paid off prior to the filing of this Bankruptcy

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
U.S. Bank Cust. Pro Cap II	1334 Tilton Road- Northfield, NJ	\$44,310

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☒ Not less than 0 percent

☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Attorney Fees
- 3) Secured Claims
- 4) Priority Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 12/5/2017.

Explain below **why** the plan is being modified:

To clarify treatment of secured claims
345 Pine Cone Drive- Lehigh- is surrendered
Mercedex Benz is being paid outside of plan

Explain below **how** the plan is being modified:

Calibur Mortgage moved to Surrender
Listed in Unaffected claims- being paid outside of plan.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: 5/14/2018

/s/Steven A. Silnutzer
Attorney for the Debtor

Date: 5/14/2018

/s/Arthur L. Handson III
Debtor

Date: _____

Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: 5/14/2018

/s/Steven A. Silnutzer
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 5/14/2018

/s/Arthur L. Handson III
Debtor

Date: _____

Joint Debtor

Certificate of Notice Page 11 of 12

United States Bankruptcy Court
District of New JerseyIn re:
Arthur L Handson, III
DebtorCase No. 17-24179-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf901Page 1 of 2
Total Noticed: 44

Date Rcvd: May 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2018.

db +Arthur L Handson, III, 7 Lees Lane, Egg Harbor Twp., NJ 08234-7004
 cr +BANK OF AMERICA, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 cr +CIT Bank, N.A., Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853
 cr +CIT Bank, N.A., fka OneWest Bank, N.A., fka OneWes, PO Box 9013, Addison, TX 75001-9013
 517052880 BANK OF AMERICA, N.A., Bank of America, PO BOX 31785, Tampa FL 33631-3785
 516936575 Bank of America Home Loans, PO Box 31785, Tampa, FL 33631-3785
 516936576 Buckley Madole, P.C., 99 Wood Ave S Ste 803, Iselin, NJ 08830-2713
 516936579 CBCS, PO Box 2724, Columbus, OH 43216-2724
 516997634 +CIT Bank, N.A., C/O Robertson, Anschutz & Schneid P.L., 6409 Congress Ave, Suite 100, Boca Raton FL 33487-2853
 517056614 +CITI Bank, N.A., fka 2 W. Bank, P.O. Box 9013, Addison, Texas 75001-9013
 516936578 Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
 516936580 Chistopher DeNardo, Esq., 3600 Horizon Dr, King of Prussia, PA 19406-4702
 516936581 +++Citibank, PO Box 6241, Sioux Falls SD 57117-6241
 516936582 +++Citibank, Attn Legal Dept, 701 E. 60th St. North, PO Box 6034, Sioux, Falls SD 57117-6034
 516936584 +Cooper Levenson, 1125 Atlantic Ave, Atlantic City, NJ 08401-4812
 516936585 Dembo & Saldutti, 1300 Route 73, Mount Laurel, NJ 08054-2200
 516936586 +Duanne Morris LLP, 30 S 17th St, Philadelphia, PA 19103-4196
 516936587 +++EMU Enterprises, 23545 Old 44 Dr., Millville, CA 96062-9511
 516936588 Gary C. Zeitz, LLC, Att: Linda Fosse, 1101 Laurel Oak Rd Ste 170, Voorhees, NJ 08043-4381
 517022988 +++Jessica Shaak, PO Box 557, Somers Point NJ 08244-0557
 516936590 M & T Bank, PO Box 619063, Dallas, TX 75261-9063
 516936592 Onondaga Abstract Inc, 9 Albany St, Cazenovia, NY 13035-1201
 516936595 PP&L Electric, 2 N 9th St, Allentown, PA 18101-1139
 516936593 Phelan Hallinan Diamond & Jones PC, 400 Fellowship Rd Ste 100, Mount Laurel, NJ 08054-3437
 516936594 Phelan Hallinan Diamond & Jones PC, Att: Michael F. Dingerdisen, 400 Fellowship Rd Ste 100, Mount Laurel, NJ 08054-3437
 516936596 Rickart Collection Systems, Inc., PO Box 7242, North Brunswick, NJ 08902-7242
 516936597 Shapiro & DeNardo, 14000 Commerce Pkwy Ste B, Mount Laurel, NJ 08054-2242
 516936598 Shapiro & DeNardo, Att: Christopher DeNardo, 3600 Horizon Dr Ste 150, King of Prussia, PA 19406-4702
 516936600 +++U.S. BANK CUST. PRO CAP II, 50 S 16TH ST STE 1960, PHILADELPHIA PA 19102-2517
 (address filed with court: U.S. Bank Cust. Pro Cap II, 50 S 16th St Ste 1950, Philadelphia, PA 19102-2517)
 517157884 +U.S. BANK TRUST, N.A., 13801 Wireless Way, Oklahoma City OK 73134-2500
 517156606 +U.S. BANK TRUST, N.A., Caliber Home Loans, Inc., P.O. Box 24330, Oklahoma City, OK 73124-0330
 516936601 U.S. Bank Trust National Association, 300 Delaware Ave Fl 9, Wilmington, DE 19801-1607
 516936602 Wells Fargo Bank, Attn: Bankruptcy Department, PO Box 10335, Des Moines, IA 50306-0335
 517165995 +Wells Fargo Bank, N.A., Law Department, 301 S. Tryon St., 16th Floor, MAC D1130-161, Charlotte, NC 28282-1915

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 17 2018 22:58:29 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov May 17 2018 22:58:27 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr +E-mail/Text: bankruptcy@pepcoholdings.com May 17 2018 22:58:13 Atlantic City Electric, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
 516936574 E-mail/Text: bankruptcy@pepcoholdings.com May 17 2018 22:58:14 Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
 516936577 E-mail/Text: ECMBKMail@Caliberhomeloans.com May 17 2018 22:59:18 Calibur Home Loan, 13801 Wireless Way, Oklahoma City, OK 73134-2500
 516936583 +E-mail/Text: cruffo@cityofnorthfield.org May 17 2018 22:58:31 City of Northfield, 1600 Shore Rd Ofc, Northfield, NJ 08225-2201
 516936589 E-mail/Text: cio.bncmail@irs.gov May 17 2018 22:58:05 Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114-0326
 516936591 E-mail/Text: M74banko@daimler.com May 17 2018 22:59:16 Mercedes Motor Financial services, PO Box 685, Roanoke, TX 76262-0685
 517107435 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 17 2018 23:00:34 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
 516936599 E-mail/Text: bankruptcy@td.com May 17 2018 22:58:32 TD Bank NA, 1701 Marlton Pike E, Cherry Hill, NJ 08003-2390

TOTAL: 10

District/off: 0312-1

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 44

Date Rcvd: May 17, 2018

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517176114* BANK OF AMERICA, N.A., Bank of America, PO BOX 31785, Tampa FL 33631-3785
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(e).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor CIT Bank, N.A., fka OneWest Bank, N.A., fka OneWest Bank, FSB dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Jane L. McDonald on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Laura M. Egerman on behalf of Creditor CIT Bank, N.A. bkyecf@rasflaw.com, bkyecf@rasflaw.com; legerman@rasnj.com
Nicholas V. Rogers on behalf of Creditor BANK OF AMERICA, N.A. nj.bkecf@fedphe.com
Rebecca Ann Solarz on behalf of Creditor CIT Bank, N.A., fka OneWest Bank, N.A., fka OneWest Bank, FSB rsolarz@kmlawgroup.com
Richard James Tracy, III on behalf of Creditor TD Bank, N.A. rtracy@schillerknapp.com, tshariff@schillerknapp.com; kcollins@schillerknapp.com; ahight@schillerknapp.com; sbatcher@schillerknapp.com
Steven A. Silnutzer on behalf of Debtor Arthur L Handson, III stevenasil2000@yahoo.com, G28047@notify.cincompass.com; silnutzerlaw@gmail.com
Steven P. Kelly on behalf of Creditor U.S. Bank Trust, N.A., as trustee for LSF9 Master Participation Trust by Caliber Home Loans, Inc., as it's attorney in fact skelly@sterneisenberg.com, bkecf@sterneisenberg.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11